

**TESTIMONY OF JESSICA HUPPENBAUER IN SUPPORT OF GOVERNOR'S BILL 6355:  
AN ACT CONCERNING HOMEOWNER PROTECTION RIGHTS**

I would like to thank the members of the Committee for allowing me to speak today. My name is Jessica Huppenbauer, and I am here in support of GOVERNOR'S BILL 6355: AN ACT CONCERNING HOMEOWNER PROTECTION RIGHTS.

I have lived in my home in Terryville since 2004. I began having difficulty paying my mortgage after my husband and I got divorced and the household income was reduced. I began asking for a modification, and my bank eventually offered me a trial plan. Although I paid on that trial plan, it never became permanent and I was sued for foreclosure.

I entered the court mediation program in September, 2011. Since that time, I attended approximately ten mediation sessions. I provided the bank with all documents that they requested. Instead of responding to my offers to settle, the bank continually requested new documents. When they did finally offer a modification, it involved an enormous down payment that did not make sense given the financial information that I had provided them with.

Eventually, the bank told me that they could not offer me a modification due to my mortgage insurance company forbidding it. When I contacted the insurance company, however, they told me that the bank had never reached out to them with a proposal. I am still waiting to get a straight answer from the bank on my offer to settle by accepting a loan modification, and the court has ordered that the bank send a representative to appear in person.

Governor's Bill 6355 would be a tremendous help to homeowners like me. Instead of going through ten mediation sessions, this bill would allow the court to ensure that the bank is complying with its duty to mediate in good faith much earlier in a case. The uncertainty and frustration that I have experienced over the last year and a half would be far less common that it is today. Banks, like homeowners, would need to follow the mediation rules and come prepared to respond to settlement offers.

I am grateful that I had the opportunity to participate in the mediation program, because it is often the only time that banks start listening to homeowners. I just ask that the Committee pass this bill to improve the program to ensure that cases get resolved more quickly and that banks, like mine, that refuse to answer my numerous requests would face greater accountability and oversight by the court. Thank you very much for your time.